

# Comprehensive Report

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FEB 28 2005

D&B D-U-N-S®: 61-596-2628

Date Created: February 23, 2005

## COMPREHENSIVE REPORT

DUNS: 61-596-2628  
BEM SYSTEMS, INC.

100 PASSAIC AVE  
AND BRANCH(ES) OR DIVISION(S)  
CHATHAM NJ 07928  
TEL: 908 598-2600

FINANCIAL STRESS CLASS: 1  
CREDIT SCORE CLASS: 2

### KEY

=====

LOWEST RISK			HIGHEST RISK	
1	2	3	4	5

SIC: 87 44

LINE OF BUSINESS: ENVIRONMENTAL AND ENGINEERING CONSULTANTS

YEAR STARTED: 1990

CONTROL DATE: 1990

DATE PRINTED: FEB 23 2005

CHIEF EXECUTIVE: MARK NARDOLILLO, PRESIDENT

### EXECUTIVE SUMMARY

- The Financial Stress Class of 1 for this company shows that during the previous year, firms with this classification had a failure rate of .49% (49 per 10,000), which is lower than the national average.
- The Credit Score Class of 2 for this company shows that during the previous year, 4.7% of the firms with this classification paid one or more bills severely delinquent, which is lower than the national average.
- Subject company pays its bills an average 14 days beyond terms.
- Subject company's industry pays its bills an average 9 days beyond terms.
- Subject company pays its bills slower than the average for its industry.
- Financial information from a fiscal statement dated 10/02/04 is included.
- Sales for the fiscal year ending October 2004 are up by 34.4%.
- Net worth for the fiscal year ending October 2004 is up by 23.0%.
- Operations are profitable.
- UCC filing(s) are reported for this business.
- Financing is secured.
- Under present management control 15 years.
- No record of open Suit(s), Lien(s), or Judgment(s) in the D&B database.
- History is clear.

### CREDIT CAPACITY SUMMARY

D&B Rating: 3A2

Payment Activity

(based on 78 experiences):

Sales (\$): 31,101,172

Average High Credit: \$1,389

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# of Employees		Highest Credit:	\$15,000
Total:	120	Total Highest Credits:	\$99,300
	(60 Here)		

As of 10/02/04	Worth:	\$6,268,409
	Working Capital:	\$5,821,537

## FINANCIAL STRESS SUMMARY

The Financial Stress Model predicts the likelihood of a firm ceasing business without paying all creditors in full, or reorganizing or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from D&B's extensive data files.

Financial Stress Class:	1
(Highest Risk: 5; Lowest Risk: 1)	
Incidence of Financial Stress Among Companies with this Classification:	0.49% (49 per 10,000)
Incidence of Financial Stress:	1.40% (140 per 10,000)
- National Average	
Financial Stress National Percentile:	85
(Highest Risk: 1; Lowest Risk: 100)	
Financial Stress Score:	1502
(Highest Risk: 1,001; Lowest Risk: 1,850)	

The Financial Stress Class for this company is based on the following factors:

- No record of open suit(s), lien(s), or judgement(s) in the D&B files.
- 24% of trade experiences indicate slow payment(s) are present.
- Payment experiences exist for this firm which are greater than 60 days past due.

### Notes:

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The Incidence of Financial Stress shows the percentage of firms in a given Class that discontinued operations over the past year with loss to creditors. The Incidence of Financial Stress - National Average represents the national failure rate and is provided for comparative purposes.



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- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.
- All Financial Stress Class, Percentile, Score and Incidence statistics are based on 2002.

## FINANCIAL STRESS NORMS

Norms for Companies in the Same ...	National Percentile
- Region (MIDDLE ATLANTIC)	60
- Industry: BUSINESS, LEGAL AND ENGINEERING SERVICES	50
- Employee Range (100-499)	55
- Years in Business Range (11-25)	73
- Subject Company	85

## Key Comparisons

The subject company has a Financial Stress Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

## CREDIT SCORE SUMMARY

The Credit Score Class predicts the likelihood of a firm paying in a severely delinquent manner (90+ Days Past Terms) over the next twelve months. It was calculated using statistically valid models and the most recent payment information in D&B's files.

Credit Score Class:	2
Incidence of Delinquent Payment Among Companies with this Classification:	4.70%
Percentile:	76

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The Credit Score Class for this company is based on the following factors:

- Payment experiences exist for this firm which are greater than 60 days past due.
- No record of open suit(s), lien(s) or judgment(s) in the D&B files.
- D&B files indicate a net worth of \$6,268,409.
- Business does not own facilities.
- Quick ratio is 2.0.

## Notes:

- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 90 days past due or more by creditors. The calculation of this value is based on an inquiry weighted sample.
- The Percentile ranks this firm relative to other businesses. For example, a firm in the 80th percentile has a lower risk of paying in a severely delinquent manner than 79% of all scorable companies in D&B's files.

## CREDIT SCORE NORMS

Norms for Companies in the Same ...	National Percentile
- Region (MIDDLE ATLANTIC)	43
- Industry: BUSINESS, LEGAL AND ENGINEERING SERVICES	46
- Employee Range (100-499)	54
- Years in Business Range (11-25)	61
- Subject Company	76

## Key Comparisons

The subject company has a Credit Score Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

## PAYMENT TRENDS

PAYDEX scores below are based on dollar weighted trade in most recent 12 mos.

'03	'03	'03	'03	'04	'04	'04	'04	'04	'04	'04	'04	'04	'04	'04	'05	'05
MAR	JUN	SEP	DEC	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	



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## Industry Quartiles

Upper	78	78	78	78	78	79	78	78
Median	75	75	75	75	74	74	73	74
Lower	66	66	68	68	66	67	69	68

Industry PAYDEX based on:

SIC: 8744

135 Firms

## KEY TO PAYDEX SCORES:

79 2 Days Beyond Terms

74 9 Days Beyond Terms

66 19 Days Beyond Terms

## SUMMARY OF PAYMENT HABITS

### Dollar Range Comparisons:

Suppliers That Extend Credit of...	Number of Experiences:	Total Amount	% of Dollars Within Terms
	#	\$	%
OVER \$100,000	0	0	0
\$50,000 - 99,999	0	0	0
\$15,000 - 49,999	1	15,000	50
\$ 5,000 - 14,999	7	47,500	68
\$ 1,000 - 4,999	13	17,500	81
Under 1,000	48	15,900	85

## PAYMENT ANALYSIS BY INDUSTRY

There are 78 payment experiences in D&B's file for the most recent 12 months, with 66 experiences reported during the last three month period.

	Total Recd #	Dollar Amount \$	Highest Credit \$	Within Terms ---	Slow 1-30 %	Slow 31-60 %	Slow 61-90 %	Slow 91+ %
Total in D&B's File	78	99,300	15,000					
Industry								
Telephone communicatns	12	6,050	1,000	68	23	9	0	0
Nonclassified	10	4,150	1,000	100	0	0	0	0
Short-trm busn credit	9	15,000	7,500	82	18	0	0	0
Misc business credit	7	13,000	10,000	100	0	0	0	0
Radiotelephone commun	6	10,350	7,500	64	36	0	0	0



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Whol durable goods	3	5,850	5,000	93	7	0	0	0
Ret misc merchandise	2	1,100	1,000	100	0	0	0	0
Misc publishing	2	750	500	100	0	0	0	0
Granite mining	1	15,000	15,000	50	50	0	0	0
Ret-direct selling	1	7,500	7,500	50	50	0	0	0
Mfg misc office eqpt	1	5,000	5,000	0	100	0	0	0
Whol office supplies	1	2,500	2,500	100	0	0	0	0
Mfg signs/ad specltys	1	2,500	2,500	50	50	0	0	0
Whol nondurable goods	1	1,000	1,000	100	0	0	0	0
Whol plumb/hydronics	1	1,000	1,000	50	50	0	0	0
Whol office equipment	1	750	750	100	0	0	0	0
Mfg measure devices	1	750	750	0	100	0	0	0
Misc general gov't	1	750	750	100	0	0	0	0
Whol computers/softwr	1	750	750	100	0	0	0	0
Whol plastic material	1	500	500	50	50	0	0	0
Whol electrical equip	1	250	250	100	0	0	0	0
Help supply service	1	250	250	100	0	0	0	0
Whol misc profrsn eqpt	1	250	250	0	0	0	100	0
Paper mill	1	250	250	100	0	0	0	0
Ret mail-order house	1	250	250	100	0	0	0	0
Truck rental/leasing	1	100	100	100	0	0	0	0
Coating/engrave svcs	1	100	100	0	100	0	0	0
Executive office	1	100	100	100	0	0	0	0
Whol medical equip	1	50	50	100	0	0	0	0
Reg misc coml sector	1	50	50	100	0	0	0	0
Misc business service	1	0	0	0	0	0	0	0

## OTHER PAYMENT CATEGORIES:

Cash Experiences	1	50
Paying Record Unknown	3	3,350
Unfavorable Comments	0	0
Placed for Collection		
with D&B	0	0
other	0	N/A

Indications of slowness can be the result of disputes over merchandise, skipped invoices, etc.

## PUBLIC FILINGS SUMMARY

The following data includes both open and closed filings found in D&B's database on the subject company.

Record Type	#	Most Recent Filing Date
Bankruptcy Proceedings	0	-
Judgments	0	-
Liens	0	-
Suits	0	-



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UCC's

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10/03/2003

## PUBLIC FILINGS DETAIL

The following data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

### \* \* \* UCC FILING(S) \* \* \*

COLLATERAL: Inventory including proceeds and products - Accounts receivable including proceeds and products - Account(s) including proceeds and products - General intangibles(s) including proceeds and products - and OTHERS

FILING NO:	1718711	DATE FILED:	08/23/1996
TYPE:	Original	LATEST INFO RECEIVED:	09/26/1996
SEC. PARTY:	FIRST FIDELITY BANK, N.A., NEWARK, NJ	FILED WITH:	SECRETARY OF STATE/UCC DIVISION, NJ
DEBTOR:	B.E.M. SYSTEMS, INC.		

COLLATERAL: All Negotiable instruments including proceeds and products - All Inventory including proceeds and products - All Accounts receivable including proceeds and products - All Account(s) including proceeds and products - and OTHERS

FILING NO:	1718711	DATE FILED:	05/15/1997
TYPE:	Amendment	LATEST INFO RECEIVED:	07/15/1997
SEC. PARTY:	FIRST UNION NATIONAL BANK, F/K/A FIRST FIDELITY BANK, N.A., NEWARK, NJ	ORIG. UCC FILED:	08/23/1996
		ORIG. FILING NO:	1718711
DEBTOR:	B.E.M. SYSTEMS, INC. and OTHERS	FILED WITH:	SECRETARY OF STATE/UCC DIVISION, NJ

COLLATERAL: All Inventory including proceeds and products - All Account(s) including proceeds and products - All General intangibles(s) including proceeds and products - All Chattel paper including proceeds and products - and OTHERS

FILING NO:	1767731	DATE FILED:	05/15/1997
TYPE:	Original	LATEST INFO RECEIVED:	06/24/1997
SEC. PARTY:	FIRST UNION NATIONAL BANK, NEWARK, NJ	FILED WITH:	SECRETARY OF STATE/UCC DIVISION, NJ
DEBTOR:	BEM SYSTEMS, INC.		

FILING NO:	1767731	DATE FILED:	01/17/2002
TYPE:	Amendment	LATEST INFO RECEIVED:	02/27/2002
SEC. PARTY:	FIRST UNION NATIONAL BANK	ORIG. UCC FILED:	05/15/1997
DEBTOR:	BEM SYSTEMS, INC.	ORIG. FILING NO:	1767731
		FILED WITH:	SECRETARY OF STATE/UCC DIVISION, NJ

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COLLATERAL: Accounts receivable including proceeds and products - Inventory including proceeds and products - Account(s) including proceeds and products - Computer equipment including proceeds and products - and OTHERS

FILING NO:	2021691	DATE FILED:	02/01/2001
TYPE:	Original	LATEST INFO RECEIVED:	02/21/2001
SEC. PARTY:	FIRST UNION NATIONAL BANK, SUMMIT, NJ	FILED WITH:	SECRETARY OF STATE/UCC DIVISION, NJ
DEBTOR:	BEM SYSTEMS, INC.		

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COLLATERAL: Business machinery/equipment

FILING NO:	980000047070	DATE FILED:	03/04/1998
TYPE:	Original	LATEST INFO RECEIVED:	07/20/1998
SEC. PARTY:	IKON OFFICE SOLUTIONS, ORL, FL	FILED WITH:	SECRETARY OF STATE/UCC DIVISION, FL
DEBTOR:	BEM SYSTEMS, ORLANDO, FL		

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COLLATERAL: Leased Equipment and proceeds - Leased Business machinery/equipment and proceeds

FILING NO:	990000194483	DATE FILED:	08/24/1999
TYPE:	Original	LATEST INFO RECEIVED:	10/11/1999
SEC. PARTY:	NEWCOURT LEASING CORPORATION, FRAMINGHAM, MA	FILED WITH:	SECRETARY OF STATE/UCC DIVISION, FL
DEBTOR:	BEM SYSTEMS, ORLANDO, FL		

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COLLATERAL: Leased Equipment and proceeds

FILING NO:	1713488	DATE FILED:	08/05/1996
TYPE:	Original	LATEST INFO RECEIVED:	08/27/1996
SEC. PARTY:	HERITAGE FINANCIAL SERVICES, RANCHO CORDOVA, CA	FILED WITH:	SECRETARY OF STATE/UCC DIVISION, NJ
ASSIGNEE:	THE MANIFEST GROUP, MARSHALL, MN		
DEBTOR:	BEM SYSTEMS, INC.		

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COLLATERAL: Leased Business machinery/equipment

FILING NO:	21825927	DATE FILED:	10/03/2003
TYPE:	Original	LATEST INFO RECEIVED:	10/27/2003
SEC. PARTY:	CITICORP VENDOR FINANCE, INC., PARK RIDGE, NJ	FILED WITH:	SECRETARY OF STATE/UCC DIVISION, NJ
DEBTOR:	BEM SYSTEMS, INC		

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COLLATERAL: Leased Business machinery/equipment

FILING NO:	1752992	DATE FILED:	03/06/1997
TYPE:	Original	LATEST INFO RECEIVED:	04/15/1997
SEC. PARTY:	IKON OFFICE SOLUTIONS, FAIRFIELD NJ	FILED WITH:	SECRETARY OF STATE/UCC DIVISION, NJ
DEBTOR:	BEM SYSTEMS		

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The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this

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report was printed.

## BUSINESS BACKGROUND

### HISTORY

02/13/04

MARK NARDOLILLO, PRESIDENT

DONALD VIZZONE, TREASURER-CHIEF  
FINANCIAL OFFICER

DOROTHY FISHER, SECRETARY

DIRECTOR(S): The officers identified by (+)

Business started 1990 by officers. Relocated Jul 1998 from Florham Park, NJ. 16% of capital stock is owned by M.Nardolillo. 21% of capital stock is owned by fifteen managers/staff. 34% of capital stock is owned by ESOP. 29% of capital stock is owned by outside investors.

Capital stock is owned by Mark Nardolillo and 6 other officers/manager of the company plus there are 25 outside stockholders.

MARK NARDOLILLO born 1958. EDUCATION AND OCCUPATIONAL BACKGROUND: 1977-1981 attended and graduated from Bernard Baruch College, with a BBA. 1982-1985 attended and graduated from Pennsylvania State College, with a MS in Environmental Engineering. 1985-1990 employed by Louis Berger & Associates, East Orange, NJ. 1990 to present active here.

DONALD VIZZONE born 1949. EDUCATION AND OCCUPATIONAL BACKGROUND: Graduated in 1972 BA in accounting from Upsala College, East Orange, NJ. 1972-95 employed by Woodward Clyde Group, vice president finance Wayne, NJ. 1996 to present active here.

DOROTHY FISHER. 1990-present active here.

### OPERATIONS

02/13/04

Provides business consulting services, specializing in environmental services.

ADDITIONAL TELEPHONE NUMBER(S): Facsimile (Fax) 908 598-2622. Terms are on a retainer plus additional billings, contractual basis, net 15 days, net 30 days and require a deposit with remainder billed monthly. Has 40 account(s). Sells to manufacturers, wholesale, retail, commercial concerns and government.

EMPLOYEES: 120 which includes officer(s). 60-65 employed here.

FACILITIES: Rents 15,000 sq. ft. in 1 story cinder block building.

LOCATION: Suburban business section on well traveled street.

BRANCHES: This business has additional branches; detailed branch information is available in D&B's linkage or family tree products.

## FINANCIAL SUMMARY

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## KEY BUSINESS RATIOS

Based on a Financial Statement Dated October 2, 2004

(Industry Norms Based on 24 Establishments)

	Profitability %		Short-Term Solvency		Efficiency (%)		Utilization (%)
	Return on Sales	Return on Net Worth	Curr Ratio	Quick Ratio	Assets/ Sales	Sales/ Net working Capital	Total Liabs/ Net Worth
Firm	2.5	12.3	2.2	2.0	36.3	5.3	80.0
Industry Median	2.7	24.0	1.5	1.4	27.1	15.6	197.6
Industry Quartile	3	3	1	1	4	4	1

## FINANCIAL INFORMATION

02/01/05 Fiscal statement dated OCT 02 2004:

Cash	\$	2,678,079	Accts Pay	\$	3,577,454
Accts Rec		7,161,816	Accruals		1,080,640
Prepaid		622,685	Taxes		29,969
Other Curr Assets		293,260	L.T. Liab-(1yr)		16,766
			Other Curr Liabs		229,474
<hr/>					
Curr Assets		10,755,840	Curr Liabs		4,934,303
Fixt & Equip		526,209	L.T. Liab-Other		43,370
			Def. Credits/Income		35,967
			CAPITAL STOCK		648,505
			ADDIT. PD.-IN CAP		30,021
			ESOP EQUITY		(400,000)
			RETAINED EARNINGS		5,989,883

Total Assets 11,282,049 Total 11,282,049

For the year ended October 2, 2004 annual sales \$31,101,172; cost of goods sold \$21,670,922. Gross profit \$9,430,250; operating expenses \$8,246,514. Operating income \$1,183,736; other income \$61,031; other expenses \$103,124; net income before taxes \$1,141,643; Federal income tax \$371,626; net income \$770,017.

Accountant: Leonard Birnbaum & Company, LLC. Extent of audit, if any, not indicated.

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Fixed assets shown net less \$224,973 depreciation.

	Fiscal	Fiscal	Fiscal
	Sep 28 2002	Sep 30 2002	Sep 30 2003
Curr Assets	7,220,547	6,794,035	8,795,023
Curr Liabs	3,517,334	3,169,401	4,153,868



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Current Ratio	2.05	2.14	2.12
Working Capital	3,703,213	3,624,634	4,641,155
Other Assets	563,570	563,570	537,071
Worth	3,888,567	3,809,988	5,094,587
Sales	15,369,134	15,369,134	23,144,276
Long Term Liab	378,216	378,216	83,639
Net Profit (Loss)	226,156	395,742	748,173

Fiscal statement dated SEP 30 2003:

Cash	\$ 2,032,660	Accts Pay	\$ 2,740,766
Accts Rec	5,946,001	Accruals	842,433
Other Curr Assets	816,362	Taxes	209,523
		L.T. Liab-(1yr)	284,748
		Other Curr Liabs	76,398

Curr Assets	8,795,023	Curr Liabs	4,153,868
Fixt & Equip	537,071	L.T. Liab-Other	29,653
		Def. Credits/Income	53,986
		CAPITAL STOCK	868,899
		ADDIT. PD.-IN CAP	(19,499)
		TREASURY STOCK	(38,166)
		RETAINED EARNINGS	5,219,866
		OTHER EQUITY	(936,513)

Total Assets 9,332,094 Total 9,332,094

From OCT 01 2002 to SEP 30 2003 sales \$23,144,276; cost of goods sold \$15,186,177. Gross profit \$7,958,099; operating expenses \$6,856,838. Operating income \$1,101,261; other income \$88,113; net income before taxes \$1,189,374; other tax \$441,201. Net income \$748,173.

Submitted JAN 30 2004 by Donald Vizzone, Treasurer-CFO.  
Prepared from statement(s) by Accountant: Leonard G Birnbaum and Company, Summit, NJ.

ACCOUNTANTS OPINION: A review of the accountant's opinion indicates the financial statements meet generally accepted accounting principles and that the audit contains no qualifications.

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On January 30, 2004, Donald Vizzone, CFO, confirmed company name, address, principals, annual sales and operational information using Dun & Bradstreet's Internet-based update method (eUpdate) at [www.dnb.com](http://www.dnb.com).

## CUSTOMER SERVICE

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